Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently amended) A system for distributing elective account balances, the system comprising:

a microprocessor based device communicably coupled to a communication network;

a computer readable medium associated with the microprocessor based device, wherein the computer readable medium includes instructions executable by the microprocessor based device to:

receive a request for a first interface from a bid device;

serve the first interface to the bid device across the communication network, wherein the first interface is operable to receive a first input;

receive a request for a second interface from a redemption device;

serve the second interface to the redemption device across the communication network, wherein the second interface is operable to receive a second input;

allocate at least a portion of an elective balance to a redemption category based at least in part on the second input; and

calculate a redemption amount by multiplying the portion of the elective balance by the first input, wherein the redemption amount is of a same unit of measurement as the elective balance;

wherein the first input is a bid premium from one of a plurality of entities competing for access to the elective balance through bid premiums on redemption categories.

2.   (Canceled)

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       3.   (Original) The system of claim 1, wherein the instructions executable by the microprocessor based device are further executable to:

       receive a request for a third interface;

       serve the third interface to the redemption device, wherein the third interface is operable to receive a third input; and

       deduct an amount corresponding to the third input from the redemption amount, and reduce the elective balance by an amount corresponding to the third input divided by the first input.

       4.   (Original) The system of claim 1, wherein the redemption category is selected from a group consisting of: cash, a retail outlet, vacation time, additional sick days, and a service provider.

       5.   (Previously presented) The system of claim 1, wherein the redemption category is a first redemption category, wherein the portion of the elective balance is a first portion of the elective balance, wherein the redemption amount is a first redemption amount, wherein the second interface is further operable to receive a fourth input, wherein the bid device is a first bid device, and wherein the instructions executable by the microprocessor based device are further executable to:

       receive a request for a third interface from a second bid device;

       serve the third interface to the second bid device across the communication network, wherein the third interface is operable to receive a third input;

       allocate a second portion of the elective balance to a second redemption category based at least in part on the fourth input; and

       calculate a second redemption amount by multiplying the second portion of the elective balance by the third input.

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     6.   (Original) The system of claim 1, wherein the redemption category is a first redemption category, and wherein the instructions executable by the microprocessor based device are further executable to:

     allocate a remaining portion of the elective balance to a second redemption category.

     7.   (Original) The system of claim 6, wherein the first redemption category is selected from a group consisting of: a retail outlet, vacation time, additional sick days, and a service provider.

     8.   (Previously presented) The system of claim 7, wherein a second redemption category is cash.

     9.   (Currently amended) A method for allocating and redeeming elective account balances, the method comprising:

     providing a first interface to a bid device across a communication network;

     receiving a bid premium via the first interface;

     providing a second interface to a redemption device;

     receiving a percentage number, wherein the percentage number represents a percentage of an elective balance via the second interface, wherein the percentage of the elective balance is associated with a redemption category; and

     calculating a redemption amount by multiplying the elective balance by the percentage of the elective balance and the bid premium;

     <u>wherein the bid premium is received from one of a plurality of entities competing for access to the elective balance through bid premiums on redemption categories.</u>

     10.   (Previously presented) The method of claim 9, wherein the redemption category is a first redemption category, wherein the percentage of the elective balance is a first percentage of the elective balance, wherein the bid device is a first bid device, wherein the bid premium is a first bid premium, the method further comprising:

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    providing a third interface to a second bid device across the communication
network;

    receiving a second bid premium from the second bid device, wherein the second
bid premium is associated with a second redemption category; and

    receiving a second percentage number, wherein the second percentage number
represents a second percentage of the elective balance from the redemption device, wherein the
second percentage of the elective balance is associated with the second redemption category.

    11. (Original) The method of claim 10, wherein the redemption amount is a
first redemption amount, the method further comprising:

    calculating a second redemption amount by multiplying the elective balance by
the second percentage of the elective balance and the second bid premium.

    12. (Original) The method of claim 9, the method further comprising:

    allocating a remaining portion of the elective balance to cash.

    13. (Original) The method of claim 9, wherein the redemption category is
selected from a group consisting of: cash, a retail outlet, vacation time, additional sick days, and
a service provider.

    14. (Previously presented) A method for allocating and redeeming elective
account balances, the method comprising:

    providing an identification interface to a redemption device across a
communication network;

    receiving an identification via the identification interface, wherein the
identification indicates an elective account;

    accessing a balance associated with the elective account;

    providing an account interface including the balance to the redemption device via
the communication network;

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receiving an allocation selection from the redemption device, wherein the allocation selection indicates an amount of the balance to be associated with a redemption category;

providing a bid premium interface to a bid device via the communication network, wherein the bid premium interface comprises bid premiums of a plurality of redemption categories;

receiving a bid premium from the bid device, wherein the bid premium is associated with the redemption category; and

calculating a redemption amount based at least in part on the bid premium.

15.   (Original) The method of claim 14, the method further comprising:

associating the amount of the balance with the redemption category; and

updating the account interface to indicate the amount of the balance associated with the redemption category.

16.   (Original) The method of claim 15, wherein the redemption category is selected from a group consisting of: cash, a retail outlet, vacation time, additional sick days, and a service provider.

17.   (Original) The method of claim 15, the method further comprising:

allocating a remaining portion of the balance to cash; and

wherein the redemption category is selected from a group consisting of: a retail outlet, vacation time, additional sick days, and a service provider.

18.   (Canceled)

19.   (Previously presented) The method of claim 14, wherein the amount of the balance is a percentage of the balance, and wherein calculating the redemption amount comprises:

multiplying the balance by the percentage of the balance and the bid premium.

20.   (Previously presented) The method of claim 14, wherein the redemption category is a first redemption category, wherein the amount of the balance is a first amount of the balance, wherein the bid premium interface is a first bid premium interface, wherein the bid premium is a first bid premium, wherein the bid device is a first bid device, and wherein the account allocation is a first account allocation, the method further comprising:

providing a second bid premium interface to a second bid device via the communication network;

receiving a second bid premium from the second bid device, wherein the second bid premium is associated with a second redemption category; and

receiving a second allocation selection from the redemption device, wherein the second allocation selection indicates a second amount of the balance to be associated with the second redemption category.

21.   (Original) The method of claim 20, wherein the redemption amount is a first redemption amount, the method further comprising:

calculating a second redemption amount based at least in part on the balance, the second bid premium, and the second allocation selection.